

## CLAIMS

I claim:

1. A multifunction card system, comprising:

- a. at least one electronic gift certificate card having a unique identification number encoded on it, said identification number comprising a bank identification number corresponding to the multifunction card system;
- b. means for receiving electronic gift certificate card activation data from an existing standard retail point-of-sale device when said electronic gift certificate card is swiped through the point-of-sale device, said electronic gift certificate card activation data comprising the unique identification number of the electronic gift certificate card and an electronic gift certificate activation amount;
- c. means for activating an account corresponding to the electronic gift certificate card with a balance equal to the electronic gift certificate activation amount;
- d. means for allowing a user of the electronic gift certificate card to purchase goods and services having a value up to the balance of the account corresponding to the electronic gift certificate card; and
- e. means for decreasing the balance of the account corresponding to the electronic gift certificate card by the value of the goods and services purchased.

2. A multifunction card system as recited in claim 1, further comprising:

- a. means for receiving electronic gift certificate card recharge data from an existing standard retail point-of-sale device when said electronic gift certificate card is swiped through the point-of-sale device, said electronic gift certificate card recharge data comprising the unique identification number of the electronic gift certificate card and an electronic gift certificate recharge amount; and
- b. means for increasing the balance of the account corresponding to the electronic gift certificate card by the electronic gift certificate recharge amount.

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3. A multifunction card system as recited in claim 1, wherein the first digit of said bank identification number is selected from the group consisting of four and five.
4. A multifunction card system as recited in claim 1, further comprising means for allowing a user of the electronic gift certificate card to obtain long distance telephone calling time, wherein the total of the value of the goods and services purchased and the long distance telephone calling time obtained cannot exceed the balance of the account corresponding to the electronic gift certificate card.
5. A multifunction card system as recited in claim 4, wherein said means for receiving electronic gift certificate activation data from an existing standard retail point-of-sale device when said electronic gift certificate card is swiped through the point-of-sale device employs the banking network.
6. A multifunction card system as recited in claim 4, further comprising means for associating loyalty data with the electronic gift certificate card based upon usage of the electronic gift certificate card.
7. A multifunction card system as recited in claim 1, further comprising means for associating loyalty data with the electronic gift certificate card based upon usage of the electronic gift certificate card.
8. A multifunction card system as recited in claim 1, wherein said means for receiving electronic gift certificate activation data from an existing standard retail point-of-sale device when said electronic gift certificate card is swiped through the point-of-sale device employs the banking network.

9. A multifunction card system as recited in claim 1, further comprising:
- a. at least one phone card having a unique identification number encoded on it, said identification number comprising a bank identification number corresponding to the multifunction card system;
  - b. means for receiving phone card activation data from an existing standard retail point-of-sale device when said phone card is swiped through the point-of-sale device, said phone card activation data comprising the unique identification number of the phone card and a phone card activation amount;
  - c. means for activating an account corresponding to the phone card with a balance equal to the phone card activation amount;
  - d. means for allowing a user of the phone card to obtain long distance telephone calling time having a value up to the balance of the account corresponding to the phone card; and
  - e. means for decreasing the balance of the account corresponding to the phone card by the value of the long distance telephone calling time obtained.

10. A multifunction card system as recited in claim 9, further comprising:
- a. means for receiving phone card recharge data from an existing standard retail point-of-sale device when said phone card is swiped through the point-of-sale device, said phone card recharge data comprising the unique identification number of the phone card and a phone card recharge amount; and
  - b. means for increasing the balance of the account corresponding to the phone card by the phone card recharge amount.

11. A multifunction card system as recited in claim 9, wherein a single card with a single identification number can function as an electronic gift certificate card and as a phone card.

12. A multifunction card system as recited in claim 1, further comprising:

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- a. at least one loyalty card having a unique identification number encoded on it, said identification number comprising a bank identification number corresponding to the multifunction card system;
  - b. means for receiving loyalty data from an existing standard retail point-of-sale device when said loyalty card is swiped through the point-of-sale device, said loyalty data comprising the unique identification number of the loyalty card and purchase data; and
  - c. means for crediting an account corresponding to the loyalty card with loyalty points based upon the purchase data.
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13. A multifunction card system as recited in claim 12, wherein a single card with a single identification number can function as an electronic gift certificate card and as a loyalty card.

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14. A multifunction card system as recited in claim 1, further comprising:

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- a. at least one medical information card having a unique identification number associated with it, said medical information card belonging to a patient;
  - b. a database comprising at least one record corresponding to said medical information card, said record containing medical history information about the patient; and
  - c. means for allowing an authorized requestor to obtain the medical history information about the patient using the unique identification number associated with the medical information card.
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15. A multifunction card system as recited in claim 14, wherein a single card with a single identification number can function as an electronic gift certificate card and as a medical information card.

16. A prepaid phone card system, comprising:

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- a. at least one phone card having a unique identification number encoded on it, said identification number comprising a bank identification number corresponding to the prepaid phone card system;
  - b. means for receiving phone card activation data from an existing standard retail point-of-sale device when said phone card is swiped through the point-of-sale device, said phone card activation data comprising the unique identification number of the phone card and a phone card activation amount;
  - c. means for activating an account corresponding to the phone card with a balance equal to the phone card activation amount;
  - d. means for allowing a user of the phone card to obtain long distance telephone calling time having a value up to the balance of the account corresponding to the phone card; and
  - e. means for decreasing the balance of the account corresponding to the phone card by the value of the long distance telephone calling time obtained.
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17. A prepaid phone card system as recited in claim 16, further comprising:

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- a. means for receiving phone card recharge data from an existing standard retail point-of-sale device when said phone card is swiped through the point-of-sale device, said phone card recharge data comprising the unique identification number of the phone card and a phone card recharge amount; and
  - b. means for increasing the balance of the account corresponding to the phone card by the phone card recharge amount.

18. A prepaid phone card system as recited in claim 16, wherein the first digit of said bank identification number is selected from the group consisting of four and five.

19. A prepaid phone card system as recited in claim 16, wherein said means for receiving phone card activation data from an existing standard retail point-of-sale device when said phone card is swiped through the point-of-sale device employs the banking network.

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20. A loyalty card system, comprising:

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- a. at least one loyalty card having a unique identification number encoded on it, said identification number comprising a bank identification number corresponding to the loyalty card system;
  - b. means for receiving loyalty data from an existing standard retail point-of-sale device when said loyalty card is swiped through the point-of-sale device, said loyalty data comprising the unique identification number of the card and purchase data; and
  - c. means for crediting an account corresponding to the loyalty card with loyalty points based upon the purchase data.

15 21. A loyalty card system as recited in claim 20, wherein the first digit of said bank identification number is selected from the group consisting of four and five.

22. A loyalty card system as recited in claim 20, wherein said means for receiving loyalty data from an existing standard retail point-of-sale device when said loyalty card is swiped through the point-of-sale device employs the banking network.

20 23. A method of activating or recharging a prepaid card having a unique identification number encoded on it, the identification number including a bank identification number corresponding to a prepaid card system, comprising the steps of:

- 25 Sub B7
- a. swiping the card through an existing standard retail point-of-sale device;
  - b. entering an amount into the point-of-sale device;
  - c. transmitting the identification number and the amount from the point-of-sale device to a processing hub;
  - d. crediting an account balance in a database with the amount;
  - f. allowing a user of the card to purchase goods and services using the card; and
  - g. allowing a user of the card to obtain long distance telephone calling time using the card;
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- h. wherein the total of the value of the goods and services purchased and the long distance telephone calling time obtained using the card cannot exceed the account balance.

5 24. A method according to claim 23, further comprising the step of associating loyalty data with the card based upon usage of the card.

25. A method according to claim 24, further comprising the step of transferring loyalty data to a phone card issuer.

10 26. A method according to claim 23, wherein said step of transmitting the identification number and the amount from the point-of-sale device to a processing hub is carried out at least in part via the banking network.

15 27. A method of activating or recharging a prepaid phone card having a unique identification number encoded on it, the identification number including a bank identification number corresponding to a prepaid phone card system, comprising the steps of:

- 20 25 a. swiping the phone card through an existing standard retail point-of-sale device;  
b. entering an amount into the point-of-sale device;  
c. transmitting the identification number and the amount from the point-of-sale device to a processing hub;  
d. transmitting the identification number and the amount from the processing hub to a prepaid phone card issuer hub;  
e. crediting an account balance in a phone card database with the amount; and  
f. allowing a user of the phone card to obtain long distance telephone calling time having a value up to the account balance.

30 28. A method according to claim 27, wherein said step of transmitting the identification number and the amount from the point-of-sale device to a processing hub is carried out at least in part via the banking network.

29. A method of adding points to a loyalty card having a unique identification number encoded on it, the identification number including a bank identification number corresponding to a loyalty card system, comprising the steps of:

- a. swiping the loyalty card through an existing standard retail point-of-sale device;
- b. entering purchase data into the point-of-sale device;
- c. transmitting the identification number and the purchase data from the point-of-sale device to a processing hub; and
- d. crediting an account in a database with loyalty points based upon the purchase data.

30. A method according to claim 29, wherein said step of transmitting the identification number and the purchase amount from the point-of-sale device to a processing hub is carried out at least in part via the banking network.

31. A method according to claim 29, further comprising the step of allowing the owner of the loyalty card to redeem loyalty points for an item selected from the group consisting of goods, services, discounts on goods and services, long distance telephone calling time value, and money value.

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